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Date: May 3, 2004

Signed: *P. K. Trzyna*  
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P1-00

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MAY 11 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**GROUP 3600**

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Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,969
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

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Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**AMENDMENT AND RESPONSE**

SIR:

In response to the Office Action mailed 03 November 2003 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.